

To Judge Louis Scarcella,

My husband Anthony Graziano was in your court August 15, 2024 regarding a bankruptcy case #24-71856-LAS filed by my attorney to try to stave off a foreclosure action filed against us. We have paid over 60,000 dollars to 4 different Law Firms that all said they could get us a modification. Eventually they all could not hence the Bankruptcy that was dismissed that day. We were told that there would be a court conference where we were hoping to show the company that we have more than a year of mortgage payments in the bank and we can afford the monthly payments. You cancelled that meeting. We never got the chance to speak. We are hard working people. My father Generoso Raimo a Korean War veteran lived with us until his passing 3 years ago and my disabled 89 year old mother who I take care of and cannot live alone is with us as well. I am stressed and terrified that we will be homeless.

Our original loan was with Bank of America then sold to Wells Fargo then sold to Nationstar and then to Mr. Cooper who I have come to find after months of waiting for responses from them that they are just the loan servicer. They refuse any Loss mitigation and will not deal with us. Our lawyer has suggested a lawsuit because he says they have many suits against them for unfair practices but even if I decided to do that it would not save my home.

We thought by paying down our debt and selling our car we were doing the right thing but it turned out that that hurt us in the Bankruptcy. I know you didn't know us or our story when we came to your court but want you to know that we have been trying so so very hard to save our home. You might have looked at us differently if we were to meet. We are hoping and praying that you could reconsider our Bankruptcy petition or initiate a court conference with a mediator where we could have a one on one,

Thank you for any consideration,

Carolyn and Anthony
41 Higbie Street Stream, N.Y. 11580
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EASTERN DISTRICT OF
NEW YORK
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